

# State Health Insurance Counseling

## What can it do for you?

**If you receive Medicare, counselors can help you with:**

- **Paperwork and statements**—understand paperwork and statements that you receive after a doctor visit, hospital stay or other experience.
- **Bills**—sort out and reconcile statements, hospital or clinic bills and help you figure out what has been paid and what you need to pay.
- **Claims filing and appeals**—claims filing or appeals if payment has been denied.
- **Options for coverage**—options for private insurance or to supplement your Medicare, such as Part D plans, Medicare Supplement plans or Medicare Advantage plans.
- **Options for the future**—review and understand long-term care insurance and offer you tools to help make the right choice for you.

**NORTH  
DAKOTA**

*Insurance  
Department*

**S H I C**

State Health Insurance  
Counseling Program

*Adam W. Hamm, Commissioner*

1-888-575-6611

# Make the most of your Medicare.

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If you are eligible for Medicare or have family members or friends who are, you should know about the North Dakota State Health Insurance Counseling (SHIC) program.

SHIC offers free and confidential help with Medicare and other health insurance. Trained counselors who work through local sponsoring organizations can help answer your questions. SHIC counselors have no connection with any insurance company or product.

SHIC counselors are trained in all aspects of senior insurance issues, such as Medicare, Medicare Part D, Medicare Advantage plans and long-term care insurance.

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